



PTO/SB/08A (08-03)
Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet

of

Complete if Known

Application Number	10/016,101
Filing Date	10/31/2001
First Named Inventor	Michele DuPhily
Art Unit	3623
Examiner Name	
Attorney Docket Number	MicroD-02

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
Number-Kind Code ² (if known)					
	US-	5,590,197	12/31/1996	James Chen et al	Col 3, In 34- 4, 32;
	US-				Col 5, In 29- 6, 6
	US-	5,699,528	12/16/1997	Hogan	All
	US-	5,749,075	05/05/1998	Toader et al	Col 5, In 28 - 7, 70;
	US-				Cl 7, In 37 - 46
	US-	5,930,777	07/27/1999	Timothy Barber	Cl 5, In 41 - 6, 4;
	US-				
	US-	5,963,917	10/05/1999	Mark Ogram	Cl 2, In 3 - 43
	US-				Claim 1
	US-				
	US-	6,000,608	12/14/1999	Robert Dorf	All
	US-				
	US-	6,173,269	01/09/2001	Daniel Solokl	Cl 8, In 18 - 9, 42
	US-				
	US-	6,189,787	02/20/2001	Robert Dorf	All
	US-				
	US-	Re 36,365	11/02/1999	Jack Levine et al.	Fig 3 - Fig 8;
	US-				Cl 4, In 35 - 7, 55
	US-				

FOREIGN PATENT DOCUMENTS

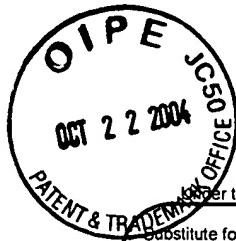
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
Country Code ³ ~ Number ⁴ ~ Kind Code ⁵ (if known)						

Examiner Signature	Date Considered
--------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.
Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet

of

		Complete if Known	
		Application Number	10/016,101
		Filing Date	10/31/2001
		First Named Inventor	Michele DuPhily
		Art Unit	3623
		Examiner Name	
		Attorney Docket Number	MicroD-02

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	1	ENTRAC TECHNOLOGIES INC. ENTRAC Counter Intelligence, Entrac ExpressPay, (c)2003, 03/02/2003, http://www.entractech.com/Default.htm	
	2	KDT MARKETING "Merchant Accounts through E-Commerce Exchange", http://www.merchant.pair.com/p2745.html?clicktrade=47261 02/17/2000	
	3	WINGSPANBANK.COM, "The Bank That Saves You Time Makes you Money". (c) 2000 WinspanBank.com. http://home.wingspanbank.com/wingspan/home.htm	
	4	WINGSPANBANK.COM, "Pay Bills". (c) 2000 WinspanBank.com. http://home.wingspanbank.com/wingspan/billpay/billpay_main.htm	
	5	WINGSPANBANK.COM, "Terms and Conditions". (c) 2000 WinspanBank.com. (19 pgs) http://home.wingspanbank.com/wingspan/apply/apply_terms.htm	
	6	AIS MEDIA CORPORATION, "Yes, I Accept Credit Cards" http://www.aismedia.com/home/merchant_services/standard/index.htm?MS16530xMA , (c) 1999 (2 pgs)	
	7	JENNIFER MONTGOMERY, "Accepting Plastic Increases Costs, But It Can Bring Surge in Revenue" Houston Chronicle 03/23/2000, Houston, TX (2 pgs)	
	8	DAYTON HUDSON BRANDS, INC. "Target. giftcard", Gift card and packaging, (c) 1999 (3 pgs)	
	9	PAYPAL, "Terms of Use User Agreement for PayPal Service" (c) 2001, http://www.paypal.com/cgi-bin/webscr?cmd=p/gen/terms-outside (15 pgs)	
	10	PHILLIPS INTERNATIONAL, INC "Electronic Commerce Today Top Stories"(c) 2000, http://www.ectoday.com/ectoday.htm 04/11/2000 (2 pgs)	

Examiner Signature	Date Considered
--------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



PTO/SB/08B (08-03)

Approved for use through 07/31/2006. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

*Complete if Known***INFORMATION DISCLOSURE STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet

of

Application Number 09/832,304

Filing Date 04/10/2001

First Named Inventor Michele DuPhily

Art Unit 3624

Examiner Name

Attorney Docket Number MicroD-01

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	11	CHERYL CALO "NYCE Network Sets Holiday Volume Records as Consumers Use ATM Cards for Shopping", 01/04/2000, NYCE Corporation, Woodcliff Lake, NJ	
	12	CHERYL CALO "NYCE Corporation Announces PIN-Based Internet Debit Payment Product" 12/8/1999, NYCE Corporation, Woodcliff Lake, NJ (2 pgs)	
	13	PAYPAL, "Email Money Instantly & Securely with PayPal.com" (c) 2000, http://secure.paypal.com/ (1 pg)	
	14	AIS MEDIA CORPORATION, "Premier eCommerce Solutions Affordable Rates" (c) 1999 file://A:\VirtualClaccept_c.htm. (3 pgs)	
	15	PAYBYCHECK.COM LLC "i-Check Benefits" (c) 2000 (20 pgs)	
	16	PRINTSCAN FINGERPRINT SOFTWARE "Security at your Fignertip!" http://www.printscan.com/ 02/24/2000 (6 pgs)	
	17	TIDEL ENGINEERING LP "Chameleon The Most Dramatic Breakthrouh in the History of ATMs" http://www.tidel.com/html/chame.htm 02/24/2000 (9 pgs)	
	18	AUTHENTEC, INC. "The Fingerloc AF-S1 Software Developers Kit" 02/24/2000, file://C:\michele\authentec\AuthenTec, Inc - Software Developer's Kit.htm (23 pgs), Melboure, Florida	
	19	TECHNIQUE DATA SYSTEMS "ATM Machines ACCESSCASH", 02/24/2000 http://www.technquedatasystems.com/access_cash.html (2 pgs) Dallas, TX	
	20	TRAVELERS EXPRESS COMPANY, INC. "What is MoneyGram?" 04/11/2000, http://www.moneygram.com/agent_info/alerts.asp , (6 pgs)	

Examiner Signature	Date Considered
--------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.